

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Gregory John Litster et al.  
Serial No.: 09/955,544  
Filed: 17 September 2001  
For: VIRTUAL CREDIT CARD TERMINAL AND METHOD OF TRANSACTION  
Examiner: Olabode Akintola  
Art Unit: 3691  
Docket No.: 57046-1  
Date: 21 July 2008

Mail Stop AF  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE AND AMENDMENT UNDER 37 C.F.R. § 1.116**

Sir,

This is a Response and Amendment in relation to a final Office Action, dated 19 March 2008 for the above-identified patent application. Please extend the time for response one month, up to and including 21 July 2008 (19 July 2008 falling on a Saturday). The requisite fees are submitted herewith.

Kindly amend the above-identified patent application as follows: